

FIRST-TIME HOMEBUYERS



Congratulations!

Educating yourself about what it takes to buy a home is the first step towards homeownership.

Over the past 12 years, first-time homebuyers have accounted for 46% of all home sales in America, which in 2014, would be approximately 2.5 million out of the 5.4 million homes sold nationwide.

What you will learn by educating yourself about the mortgage process is:

- You can buy a home with very little money for down payment and closing costs.
- Depending on your individual situation, we offer programs with zero down, 3.5% down, and 5% down.
- You don't need to wait until you have tens of thousands of dollars in savings.
- You do not have to have perfect credit; we offer programs that will accept a credit score as low as 580¹.
- Your monthly mortgage payment may be similar to your current rental payment.
- Today's historically low interest rates and reduced housing costs are making homeownership more affordable than ever.

Tell us what your homeownership dreams are and we will try to help you make them come true.

Discuss the advantages of purchasing a home with your Platinum mortgage consultant and make a payment on something you own, not something someone else owns.

¹Platinum Smart Underwriter™ assesses loans for borrowers with below average credit scores to determine default predictability. Certain restrictions apply.

1-800-9LENDER
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